

1. A bill payment system comprising:  
storage for payee information for each of a plurality of  
payees;

storage for payor information for each of a plurality of  
5 payors, said payor information for each said payor including child-payee  
information identifying at least one of said payees authorized to receive  
a transfer of funds from said payor, a recurring obligation amount, and  
a recurring minimum time interval;

a bill generator for generating at a first predetermined time  
10 a bill record from said payor information for at least one of said payors  
and said payee information for at least one of said payees  
corresponding to said child payee information in said payor information  
for said one payor, said generated bill record including an obligation  
amount and payment date so that said generated bill record  
15 corresponds to a transfer of funds between said one of said payors and  
said one of said payees to pay said recurring obligation amount on said  
payment date corresponding to said minimum time interval, said  
generated bill record being stored within said payor information for said  
one of said payors; and

20 a TCF message generator for generating at a second  
predetermined time EFT messages corresponding to said generated bill  
record to effect said transfer of funds.

2. The system of claim 1, further comprising:

a communication interface for receiving EDI forms from said payees, said EDI forms including a payorID and at least one of an obligation amount and a minimum interval time; and

5 said bill generator modifying one of said recurring obligation amount and said minimum time interval within said child payee information of said payor information for a payor identified by said payorID within a received EDI form in response to said received EDI form being received from at least one of said payees, said bill  
10 generator replacing one of said recurring obligation amount and said recurring minimum time interval within said child payee information for said identified payor with one of said obligation amount and said minimum time interval in said received EDI form whereby said bill record generated by said bill generator for obligations between said  
15 payor and said payee correspond to said modified child payee information.

3. The system of claim 2 wherein said bill generator does not generate a bill record for said payor having child payee information in which said recurring obligation amount is zero.

4. The system of claim 2, said payor information for each of said payors further includes:

a maximum obligation amount for identifying a maximum obligation amount to be transferred between each of said payors and said payee identified by said child payee information in said payor information for each of said payors; and

said bill generator generating an error message in response to said recurring obligation amount in said child payee information of said payor information for any of said payors exceeding said maximum obligation amount.

5. The system of claim 2, said payor information for each of said payors further includes:

a payor minimum time interval for identifying a minimum interval time between generation of a bill record for said payor and said authorized payees identified by said child payee information in said payor information for each of said payors; and

said bill generator generating an error message in response to said minimum time interval in said child payee information of said payor information for any of said payors being less than said payor minimum time interval.

6. The system of claim 1, further comprising:

a communication interface for receiving EDI forms from said payees, said EDI forms including a payorID and at least one of an obligation amount and a payment date; and

5 said bill generator modifying one of said obligation amount and said payment date within a generated bill record of said payor information for a payor identified by said payorID within a received EDI form in response to said received EDI form being received from one of said payees, said bill generator replacing one of said obligation amount and said payment date within said generated bill record for said  
10 identified payor with one of said obligation amount and said payment date in said received EDI form whereby one of said obligation amount and said payment date within said generated bill record of said payor information for said one of said payors is modified by one of said  
15 payees.

7. The system of claim 6, said payor information for each of said payors further includes:

a maximum obligation amount for identifying a maximum obligation amount to transferred between each of said payors and said payee identified by said child payee information in said payor information for each of said payors; and

said bill record generator generating an error message in response to said obligation amount in said EDI form received from one of said payees exceeding said maximum obligation amount in said payor information for said payor identified by said payorID in said received EDI form.

8. The system of claim 6, said payor information for each of said payors further includes:

a payor minimum time interval for identifying a minimum interval time between generation of a bill record for said payors and said authorized payees identified by said child payee information in said payor information for each of said payors; and

said bill record generator generating an error message in response to said payor minimum time interval for said payor identified by said payorID in said received EDI form being greater than a difference between a last bill generation date and said payment date in said received EDI form.

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a payor control interface for retrieving and presenting said payee bill information corresponding to a payor identified by said payorID so that said payor may review said obligations owed to said payees sending payee bill information in said EDI forms.

11. The system of claim 2, wherein said TCF message generator generates updated bill records corresponding to said generated EFT messages for effecting a transfer of funds, said updated bill records being stored in said payor information for said payor identified by said generated bill record; and

a payor control interface presenting to said payors said generated bill records and said updated bill records so that said payor may review an account of fund transfer activity.

12. The system of claim 11, wherein said payor control interface receives a payor control message from said payors having a payorID and a reversal directive, said reversal directive corresponding to one of said updated records presented to said payor identified by said payorID in said received payor control message;

said bill generator modifying said updated bill record to indicate said transfer of funds corresponding to said updated bill record is to be reversed; and

said TCF message generator generating EFT messages corresponding to said modified updated bill record to reverse said transfer of funds.

13. The system of claim 12, said child payee information in said payor information for each of said payors further including a provisional period; and

said bill generator generating an error message in response to said payor control message containing said reversal directive being received on a date that is greater than a sum of said payment date for said updated record and said provisional period for said payee corresponding to said updated bill record.

14. The system of claim 10, said payor control interface receives payor control messages from said payors, said payor control messages including a payorID and a payor payment date;

said bill generator modifying said generated bill records in response to said payor control messages, said bill generator replacing said payment date in said generated bill record with said payor payment date in said payor control message from said payor identified by said payorID.



15. The system of claim 1, further comprising:

a payor control interface to present at least one Payee recurring service option to said payors and for receiving a payor control message having a payorID and a selection directive;

5 a communication interface for sending EDI forms to said payees, said EDI forms including a payorID and a notification of said payee recurring service option being selected by said payor; and

10 said bill generator generating child payee information having a payorID, payeeID, and a recurring obligation amount, said generated child payee record being stored in said payor information for said payor identified by said payorID whereby said payor receives a recurring service from said payee without direct interaction and said payee receives payment for said recurring service without action from said payor.

16. A bill payment system comprising:

storage for payee information for each of a plurality of payees;

storage for payor information for each of a plurality of payors, said payor information for each said payor including child-payee information identifying at least one of said payees authorized to receive a transfer of funds from said payor;

a communication interface for receiving a bill data message from at least one of said payees, said bill data message including a payorID and at least one of an obligation amount and a due date;

a bill generator for generating a bill record from a bill data message received from one of said payees, payor information for said payor identified by said payorID in said received bill data message, and said payee information for said payee corresponding to said child payee information in said payor information for said identified payor, said generated bill record including an obligation amount and a payment date so that said generated bill record corresponds to a transfer of funds between said identified payor and said payee sending said bill data message to pay said recurring obligation amount on said payment date, said generated bill record being stored within said payor information for said identified payor; and

a TCF message generator for generating at a predetermined time EFT messages corresponding to said generated bill record to effect said transfer of funds.

17. The system of claim 16, further comprising:

a payor control interface for receiving payor control messages from said payors, said payor control messages having a payorID, a payeeID, and one of an payor obligation amount and a payor payment date; and

said bill generator modifying a generated bill record for said payor identified by said payorID and said payee identified by said payeeID, said generated bill record being in said payor information for said payor identified by said payorID in said payor control message, said bill generator replacing one of said obligation amount and said payment date with one of said payor obligation amount and said payor payment date in said payor control message.

18. The system of claim 16, said payor information for each of said payors further includes:

a payor maximum obligation amount for identifying a maximum obligation amount to be transferred between each of said payors and said payee identified by said child payee information in said payor information for each of said payors; and

said bill generator generating an error message in response to said obligation amount in said bill data message received from at least one of said payees exceeding said payor maximum obligation amount in said payor information for said payor identified by said payorID in said bill data message.

19. The system of claim 16, said payor information for each of said payors further includes:

a payor minimum time interval for identifying a minimum interval time between generation of a bill record for said payor and said authorized payees identified by said child payee information in said payor information for each of said payors; and

said bill generator generating an error message in response to said due date in said bill data message being less than a sum of said payor minimum time interval and a last bill generation date for said payee sending said bill data message and said payor identified by said payorID in said bill data message.

20. The system of claim 16, said payor information further including a payor bankaccountID that corresponds to a government account so that said payor may transfer funds between said government account and said authorized payees for said payor.

21. The system of claim 16, said communication interface receiving an EDI form from at least one of said payees, said EDI form including a payorID corresponding to one of said payors and payee bill information representing said obligations owed between said payor identified by said payorID and said payee sending said EDI form, said payorID and corresponding payee bill information being stored in a payee file; and

said payor control interface retrieving and presenting said payee bill information to a payor identified by said payorID so that said payor may review said obligations owed to said payee sending payee bill information in said EDI form.

22. The system of claim 16, wherein said TCF message generator generates updated bill records corresponding to said generated EFT messages for effecting a transfer of funds, said updated bill records being stored in said payor information for said payor identified by said generated bill record; and

a payor control interface for presenting said generated bill records and said updated bill records to at least one of said payors so that said payor may review an account of fund transfer activity.

23. The system of claim 22, wherein said payor control interface receives a payor control message from said payors, said payor control message having a payorID and a reversal directive, said reversal directive corresponding to one of said updated records presented to said payor identified by said payorID in said received payor control message;

said bill generator modifying said updated bill record to indicate said transfer of funds corresponding to said updated bill record is to be reversed; and

said TCF message generator generating EFT messages corresponding to said modified updated bill record to reverse said transfer of funds.

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said bill generator generating an error message in response to a payor control message containing said reversal directive being received on a date that is greater than a sum of said payment date for said updated record and said provisional period for said payee corresponding to said updated bill record.